

## SUMMARY REPORT

### *Diversified Bond Fund*

Acct. # ISTFEXT20201

August 31, 2006

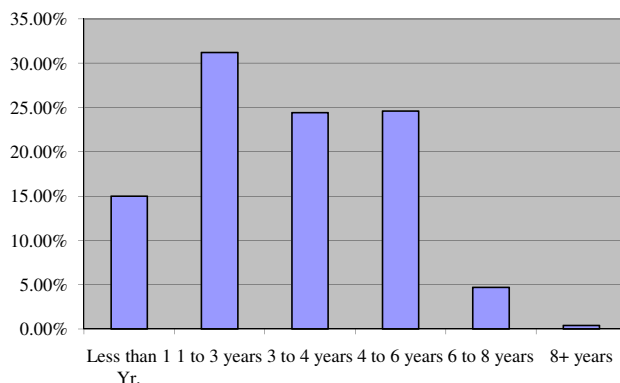
	Div. Bond Portfolio	Lehman Bros. Int. Agg. Index *
Month Total Return	1.15%	1.33%
Month Total Return (Incl. Cash)	1.12%	N/A
Fiscal Year to Date	2.39%	2.61%
Fiscal Year to Date (Incl. Cash)	2.33%	N/A
Wgtd. Avg. Coupon	4.9%	5.1%
Current Yield	5.0%	5.1%
Yield to Maturity	5.5%	5.4%
Wgtd. Avg. Maturity	4.1 yrs.	4.9 yrs.
Effective Duration	3.0 yrs.	3.8 yrs.
Number of securities	71	N/A
Portfolio Size (millions)	\$ 364.7	N/A
Wgtd. Avg. Quality	AAA+	AAA+

\* A or Better Credit Component

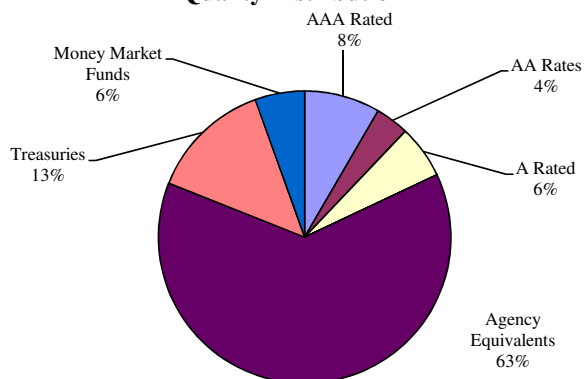
\*\* January Index Returns are estimated

Note: For mortgage securities, average life is used as a proxy for maturity.

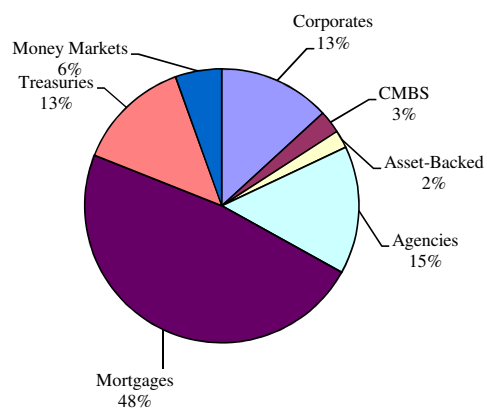
**Duration Distribution**



**Quality Distribution**



**Sector Distribution**



**Prior Month Attribution:**

Month Total Return	1.20%
Fiscal Year to Date Return	1.20%
Wgtd. Avg. Coupon	4.9%
Current Yield	5.0%
Yield to Maturity	5.7%
Wgtd. Avg. Maturity	4.3 yrs.
Effective Duration	3.3 yrs.
Number of securities	71
Portfolio Size (millions)	\$ 358.1

**Explanation for significant change in attributes:**